

REMARKS/ARGUMENTS

Claims 1-12 and 21-24 are pending in this application, new claims 21-24 have been added. Other claims have been amended to distinguish the cited art and/or to more clearly set forth the invention.

The prior art either uses software on a PC, or has a portable check register without the reconciliation features of the present invention. The present invention provides a method using a portable electronic account register and a reconciliation program that is user-friendly and closely mimics the actions of a user with a paper check register.

Schrader et al (US 5,903,881)

Claims 1, 5-6, 8-9 and 11 were rejected as anticipated by Schrader. Schrader is an Intuit patent, and Intuit is the maker of the Quicken® personal finance software. This patent is directed to aspects of Quicken®, which is a product that is used on a PC.

Claim 1, as amended, is directed to entering user transactions on a portable user electronic account register. Schrader does not show or suggest using such a portable electronic account register, and does not show or suggest uploading user transactions from such a portable electronic account register. Accordingly, Schrader does not anticipate the invention as now claimed in the amended claims.

In addition, Schrader does not show or suggest the uploading and downloading from the portable device as set forth in claims 5 and 9, as amended. Nor does Schrader show or suggest doing the reconciliation on the portable electronic account register as set forth in claim 6, as amended.

With respect to claim 11, Schrader describes a module of Quicken® money management program, not transactions from a separate portable device that are exported to a separate money management program. The present invention allows data derived from transactions entered on the portable electronic account register to be uploaded to a PC and exported to Quicken® or another money management program

Dunn et al (US 5,134,564)

Claims 2-4, 7, 10 and 12 have been rejected as obvious in view of Schrader and Dunn. In Dunn, similar to Schrader, software is described as being on a user's computer, not on a portable electronic account register. Accordingly, since these claims depend on claim 1, which now requires entry of transactions on a portable electronic account register, these claims are believed non-obvious in view of Schrader and Dunn.

Claims 2-4 have been amended to further distinguish Dunn. Dunn does automatic matching above a threshold, with no further processing (thus no opportunity for a user to unmatch an inexact match). See, e.g., col. 8 lines 34-43. Then Dunn then presents a second list of unpaired transactions, which don't meet the match threshold. Ten possible matches are listed, with a score on the likelihood of matching.

Claim 2, as amended, on the other hand sets forth that two different fields are presented to the user (see Fig. 14 of the present application and corresponding text for support). In the matched field, an entry is highlighted for a user to unmatch if the matching was incorrect. A second field contains all the unmatched entries for the user to manually match. Dunn does not show or suggest this. Matched entries above the threshold are not presented with an unmatch button. Also, simply listing the unmatched entries in a separate field, rather than listing a large number of potential matches, simplifies the user experience. A larger number, if not all, of the unmatched can appear on a single screen, and the user can simply look over the user and bank lists to compare. Dunn engages in much more automation, which the inventor of the present invention believes actually makes it a more difficult user experience.

Claim 3 further sets forth that (1) proposed matches are accepted absent a user indicating "unmatch," and (2) proposed matches that receive a user unmatch input are moved to the unmatched transaction field. Dunn does not show or suggest either of these elements.

Claim 4 sets forth that the user unmatched and bank unmatched are placed in two separate fields on the user display, for the user to manually match. Dunn, on the other hand, lists a number (10) of possible matches for each item, graded with a match score (see, e.g., col. 8, lines 57-67).

Claim 7 has been canceled.

Claim 10 is directed to allowing the user to program how close two items have to be in date for a match. Neither Schrader nor Dunn show making this programmable by the user.

Claim 12 has been amended in the same manner as claims 1 and 2, and accordingly is believed allowable for the same reasons.

New Claims

New claim 21 is supported by Fig. 12. Claim 21 is dependent on claim 1, and is also believed allowable for the reasons set forth above. Claim 21 is directed to providing the ability to initiate the reconciliation or exporting on the portable electronic account register. This is not shown or suggested by Schrader or Dunn.

New claim 22 is supported by Figs. 3, 4 and 15. Claim 22 is dependent on claim 1, and is also believed allowable for the reasons set forth above. Also, claim 22 is directed to downloading cleared items to the portable electronic account register. This is not shown or suggested in Schrader or Dunn.

New claims 23 and 24 are directed to the embodiment where the reconciliation is done on a computer. These claims require the downloading of an indication of cleared items. For example, a dot or check indicates that an item from the account register is also on the financial institution transaction list. This is shown, for example, on page 11, lines 22-23 of the application. These claims also require the downloading of items appearing on the financial institution list, but not found in the account register. For example, this could include bank fees, ATM charges, interest payments, etc. This is shown, for example, on page 12, lines 4-6 of the application. These elements cover features which mimic the paper register actions of a user. A user of a paper register marks a check next to cleared items, and writes in charges on the bank statement that aren't on the register. None of the prior art shows the unique combination of a portable account register and a reconciliation process that provides such an intuitive interface and display of information for the user.

Appl. No. 10/726,754
Amdt. dated April 22, 2005
Reply to Office Action of February 9, 2005

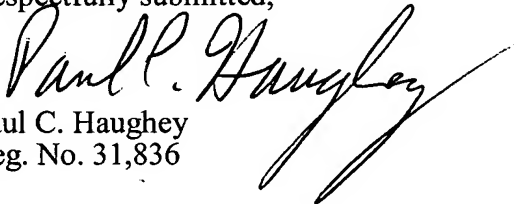
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CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner does not agree that the claims are allowable, applicant requests a telephone conference prior to any final office action. The undersigned can be reached at 650-326-2400.

Respectfully submitted,


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